IN THE CLAIMS:

Please replace claims 1, 16, 28, 29, 30 with the following amended claims:

SUB D17

C1

1. (Amended) A computer implemented method for compiling demographic data based on commercial transactions between customers and merchants comprising the steps of:

transmitting a customer identifier from a customer to a merchant automatically during a commercial transaction between the customer and the merchant;

transmitting the customer identifier and a merchant identifier from the merchant to a financial institution;

transmitting the customer identifier and the merchant identifier from the financial institution to an interaction database of interaction data representing interactions between customers and merchants, the interaction database comprising interaction data of interactions involving different merchants;

storing in a demographics database demographic data representing existing and/or prospective customers of two or more merchants;

retrieving from the interaction and demographics databases data representing existing and/or prospective customers of one or more merchants; and

generating a report based on the data retrieved from the interaction and demographics databases.

SUB D17

02

16. (Amended) A system for compiling demographic data based on commercial transactions between customers and merchants, the system comprising:

a data transfer device configured to transmit a customer identifier from a customer to a merchant automatically during a commercial transaction between the customer and the merchant;

a data transfer device configured to transmit the customer identifier and a merchant identifier from the merchant to a financial institution;

a data transfer device configured to transmit the customer identifier and the merchant identifier from the financial institution to an interaction database of interaction

data representing interactions between customers and merchants, the interaction database comprising interaction data of interactions involving different merchants;

a demographics database maintained in computer memory of demographics data representing existing and/or prospective customers of two or more merchants;

updating means arranged to update the interaction database with interaction data obtained from interactions between customers and merchants;

a retrieval device configured to retrieve from the interaction and demographics databases data representing existing and/or prospective customers of one or more merchants; and

a report generator configured to generate a report based on the data retrieved from the interaction and demographics databases.

C2

SUB ⊕12/

28.   (Amended) A system as claimed in claim 16 wherein the report generator is configured to generate a report based on census data in addition to data retrieved from the interaction and demographics databases.

C3

29.   (Amended) A system as claimed in claim 16 wherein the report generator is configured to generate a report based on data including demographic data representing the customers of a merchant.

30.   (Amended) A system as claimed in claim 16 wherein the report generator is configured to generate a report based on data including demographic data representing the customers of two or more merchants.

REMARKS

Reconsideration of the above identified application in view of the preceding amendments and following remarks is respectfully requested. Claims 1-3, 5, 6, 7, 9, 11, 13-18, 20-22, 24, 26, 28-42 are presently pending in this application. By this amendment, Applicant has amended claims 1, 16, 28, 29 and 30 to more particularly